

In re:
Frances Espinosa
Debtor

Case No. 22-10691-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 11, 2023

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806 |
| 14696190 | Albert J. Scarafone, Esquire, Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372 |
| 14699760 | + Community Loan Servicing, LLC, c/o Brock and Scott, PLLC Attorneys at L, 8757 Red Oak Blvd. Suite 150, Charlotte, NC 28217-3977 |
| 14684253 | + Community Loan Servicing, LLC, c/o Rebecca Solarz, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14677417 | Consumer Portfolio Services, Inc., PO Box 514278, Los Angeles, CA 90051-4278 |
| 14700741 | + Lakesview Loan Servicing, LLC, dba Mr. Cooper, c/o Mario Hanyon, Esq., 8757 Red Oak Blvd., Ste 150, Charlotte, NC 28217-3977 |
| 14702666 | + Lakeview Loan Servicing, LLC, c/o Lily C. Calkins, Esq., 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Apr 12 2023 00:01:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 12 2023 00:01:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14677415 | + Email/PDF: bncnotices@becket-lee.com | Apr 12 2023 00:08:32 | American Express, PO Box 981537, El Paso, TX 79998-1537 |
| 14682227 | Email/PDF: bncnotices@becket-lee.com | Apr 12 2023 00:08:32 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14679473 | + Email/Text: enotifications@santanderconsumerusa.com | Apr 12 2023 00:01:00 | CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275 |
| 14699761 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 12 2023 00:00:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor Merrick Park Plaza, Coral Gables, Florida 33146-1839 |
| 14677416 | Email/Text: nsm_bk_notices@mrcooper.com | Apr 12 2023 00:00:00 | Community Loan Servicing, LLC, PO Box 740410, Cincinnati, OH 45274-0410 |
| 14693942 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 12 2023 00:00:00 | Community Loan Servicing, LLC f/k/a Bayview Loan S, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839 |
| 14677418 | Email/PDF: creditonebknotifications@resurgent.com | Apr 12 2023 00:08:29 | Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872 |
| 14691008 | Email/Text: bnc-quantum@quantum3group.com | Apr 12 2023 00:01:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14677419 | ^ MEBN | Apr 11 2023 23:57:41 | KML Law Group, P.C., Suite 5000 BNY Mellon Independ, 701 Market Street, Philadelphia, PA 19106-1541 |
| 14679257 | Email/PDF: resurgentbknotifications@resurgent.com | | |

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| | | Apr 12 2023 00:08:29 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14677420 | Email/Text: ml-ebn@missionlane.com | Apr 12 2023 00:00:00 | Mission Lane Tab Bank, PO Box 105286, SW #1340, Atlanta, GA 30348 |
| 14679256 | + Email/PDF: resurgentbknofications@resurgent.com | Apr 12 2023 00:08:29 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |
| 14679469 | Email/Text: bnc-quantum@quantum3group.com | Apr 12 2023 00:01:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 14720276 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 12 2023 00:00:00 | RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096 |
| 14677421 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Apr 12 2023 00:00:00 | TBOM / Aspire, PO Box 105555, SW 1340, Atlanta, GA 30348-5555 |

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | *+ | PYOD, LLC, Resurgent Capital Services, P.O. Box 19008, Greenville, SC 29602-9008 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| ALBERT J. SCARAFONE, JR. | on behalf of Debtor Frances Espinosa scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com |
| ANDREW L. SPIVACK | on behalf of Creditor Lakeview Loan Servicing LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| BRIAN CRAIG NICHOLAS | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com |
| BRIAN CRAIG NICHOLAS | on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com |
| CHRISTOPHER A. DENARDO | on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC logsecf@logs.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com |
| KENNETH E. WEST | |

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ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper
wbef@brockandscott.com, mario.hanyon@brockandscott.com

STEPHEN R. STARKS

on behalf of Creditor Lakeview Loan Servicing LLC ryan.starks@brockandscott.com, wbef@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

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UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
FRANCES ESPINOSA

Chapter 13

Debtor

Bankruptcy No. 22-10691-mdc

ORDER

AND NOW, this 10th day of April 2023, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

Kenneth E. West, Trustee
P.O. Box 40837
Philadelphia, PA 19107

Debtor's Attorney:
ALBERT J SCARAFONE JR ESQUIRE
1717 SWEDE RD
SUITE 200
BLUE BELL, PA 19422-

Debtor:
FRANCES ESPINOSA

823 ROSLYN AVENUE

GLENSIDE, PA 19038-3806